PATENT ATTORNEY DOCKET: 72167.000555

UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/545,381 Confirmation No.: 2456

Applicant : Craig SPIELMANN

Filed : April 7, 2000

Title : METHOD AND SYSTEM FOR MANAGING RISKS

TC/Art Unit : 3623

Examiner: : Beth Van Doren

Docket No. : 72167.000555

Customer No. : **21967**

MAIL STOP AMENDMENT Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other

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parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), please charge the amount of \$180.00 to Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: February 24, 2006

By:

frey Scott Leaning

Registration No. 51,184

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PTO/SB/08B (08/03) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	09/545,381 April 7, 2000 Craig SPIELMANN 3623			
Filing Date				
First Named Inventor				
Art Unit				
Examiner Name	Beth Van Doren			
Attorney Docket Number	72167.000555			

Sheet		1 of 1			Attorney Docket Number		72167.000555			
U.S. PATENT DOCUMENTS										
*Examiner Initials	aminer Cite DOCUMENT NUMBER Public		Publicat	tion Date D-YYYY	Name of Patentee or Applicant of Cited Document		Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear			
			US- 11/290,472			Spencer				
			US- 2005/0027649	02-03-20	005	Cech				
			US- 2004/0128186	07-01-20	004	Breslin, et al.				
			US- 2002/0129221	09-12-20	002	Borgia, et al.				
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citation if not in conformance and not considered. Include copy of this form with next communication to applicant.